

**REMARKS**

Claim 1 is revised to incorporate limitations from Claim 4, as well as a further limitation discussed below. Claim 10 is revised to include limitations formerly in Claims 13 and 15, as well as the further limitation in parallel with added to Claim 1. Claims 1, 7-11, and 18-24 remain, with no claim previously allowed.

Amended Claim 1 now includes limitations formerly in Claim 4, as mentioned above. Moreover, Claim 4 adds the limitation giving the customer an option not to receive any non-billing information, in response to which the customized communication for the customer omits non-billing information. That feature of the present invention is disclosed at paragraph 0032 bridging pages 7 and 8 of the specification.

Independent Claims 1 and 10, together with certain dependent claims, were rejected as unpatentable over *Munsil* (US 5,761,650). The applicant respectfully traverses that rejection as possibly applied to independent Claims 1 and 10 and the claims depending therefrom.

*Munsil* discloses a system and method for generating a customer billing statement including notices, messages, and inserts. Those messages may be based on criteria relevant for a particular customer, or included on any billing system without regard to individual customer information (column 11, lines 34-37).

However, *Munsil* does not teach or suggest a system or method giving customers an option not to receive any non-billing information. With the combination of method elements now defined by Claim 1, a communication to any such customer omits the non-billing information. Nothing in *Munsil* teaches or suggests providing a method for communicating with customers through billing, and giving customers an opt-out ability to not receive non-billing

information. Accordingly, Claim 1 and the claims depending therefrom would not have been obvious to one of ordinary skill in view of *Munsil*.

Turning to the system defined by Claim 10 as currently amended, that system likewise includes an option for a customer not to receive the customized communication that otherwise is between a customer identifier and a billing amount on the communication. *Munsil* as pointed out above, fails to teach or suggest a system including that option as required by Claim 10 and the claims depending therefrom. Accordingly, those claims define a system patentable over *Munsil*.

Claims 9 and 20 are rejected as unpatentable over *Munsil* in view of *Daniels* (US 6,343,327). However, those claims include the limitations of Claims 1 and 10, respectively, including an element and combination of elements not taught to one of ordinary skill by *Munsil*. Accordingly, Claims 9 and 20 likewise are patentable for the reasons set forth above.

The foregoing is submitted as a complete response to the Office action identified above. The applicant respectfully submits that the present application is in condition for allowance and solicits a notice to that effect.

Respectfully submitted,

MERCHANT & GOULD



Roger T. Frost  
Reg. No. 22,176

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Merchant & Gould  
P.O. Box 2903  
Minneapolis, Minnesota 55402-0903  
Telephone: 404.954.5100

